

not know all the Federal assistance. I sat with one gentleman today at a computer in the library where he tried to get into his password and code that he had gotten last week, as FEMA had instructed him, and guess what? The password didn't work.

And he was a computer techie. He knew more about computers than I did. He was not a senior citizen who was not familiar with computers. We could not get into his records to find out if FEMA had even received his application from a week ago when he filed it.

What happens in Ohio is that, assuming you can file, if you can really get it done at the library, which I do not think is right, FEMA ought to have the computers right at the temporary FEMA office, then you get an envelope in the mail from the Small Business Administration. Well, nobody in my area has gotten them yet, but the average person says, Well, if I applied at FEMA, why am I getting a letter from the Small Business Administration?

The reason is because SBA will establish your income eligibility for grants, or for loans if you do not qualify for grants, and if you do not submit the SBA paperwork, you cannot get the FEMA assistance. But the average person who is scraping mud out of their living room and has had their basements totally destroyed and has had to take time off work in order to try to find a place to live, how do they have time for all of this?

Twenty-five years ago, FEMA had trailers that were under the purview of the Department of Housing and Urban Development. They moved those trailers in. If you lived in a home that was in bad shape and had been damaged, you could go live in a trailer. They had their own generators. You could at least live there while you fixed up your other house. FEMA changed all of that back during the Reagan administration during the 1980s, and we have created a much less ready FEMA to respond to national disasters.

One of the other things that has happened is that our people, our mayors, our county commissioners, who have spent hundreds of thousands of dollars trying to help people, that have had to put personnel on overtime, that have had to use their equipment, that have had to buy fuel that isn't cheap, they have now been told by FEMA that that is not covered in the Federal assistance to local communities. All that is covered is an individual's damage.

What kind of Government of the United States is this that we cannot respond to people who are in need, whether it is in the gulf or in northern Ohio?

Assistance could include up to three months' rental payment for temporary housing; grants for home repairs and replacement of essential household items not covered by insurance to make damaged dwellings safe, sanitary, and functional; grants to replace personal property (including vehicles) not covered by insurance; and unemployment payments up to 26 weeks for people who temporarily lost

jobs because of the disaster and who do not qualify for state benefits, such as self-employed individuals.

This is all well and good, but it is limited. Most relief comes in the form of loans, not grants. People suffering property-loss or damage from flooding or sewer backups can apply for low interest loans administered by the Small Business Administration (SBA) to cover residential losses not fully compensated by insurance. Loans are available up to \$200,000 for primary residence and \$40,000 for personal property, including renter losses. Loans are available up to \$1.5 million for business property losses, both property damage and economic injury, not fully compensated by insurance.

This is all well and good for those people who can afford to get the loans and have the know-how and wherewithal to apply. But these are often those hardest hit by disasters of this type Mr. Speaker.

Today, as I visited areas in the Eastern portion of my Congressional District, it became clear that the process for applying for assistance is a quagmire.

For starters, there isn't even a FEMA field office in Erie County—a county recently listed as eligible for disaster assistance. Folks have to travel over to an adjoining county to register to speak to a live FEMA person. And that person can't help them apply for assistance—they have to go somewhere else for that.

Moreover, they cannot do it in person. They can travel to these locations to get advice, but are then required to submit the information via computer at their local library.

The FEMA process is too cumbersome Mr. Speaker. People need immediate help, not help weeks from now. People hardest hit need more personal assistance, not less. They need more grants and fewer loans. They are the senior citizens and low-income families who could not afford, or may not have even been aware, that they needed flood insurance.

And why, Mr. Speaker, is a property-owner saddled with the responsibility of assuming a loan when it is a city or county sewer-system that overflows—resulting in massive flooding or an unacceptable drainage rate?

It doesn't make any sense to me.

Mr. Speaker, we need to expand the criteria for grant assistance, not lessen it.

More importantly, though, the formula for reimbursing municipalities for their response must be re-evaluated. The City of Toledo spent almost \$275,000 responding to last month's disaster. And they have been told not to expect one cent in reimbursement costs. This is unacceptable.

FEMA officials say that the City did not spend enough money to qualify for public assistance. A city of similar size would need to spend, approximately, \$1.5 million before reimbursement costs would kick in.

Why such a high number? Does this administration think that any city, much less a city the size of Toledo, can absorb such a loss? It's mind-boggling.

Local municipalities have seen their budgets devastated by the down-turn in the economy. If Federal Government is going to pass the buck on program after program—unfunded mandates sapping at the local budgets—then the government must step up when emergencies like this result in unanticipated costs spiraling out of control.

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from Oregon (Mr. DEFAZIO) is recognized for 5 minutes.

(Mr. DEFAZIO addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

The SPEAKER pro tempore. Under a previous order of the House, the gentleman from California (Mr. GEORGE MILLER) is recognized for 5 minutes.

(Mr. GEORGE MILLER of California addressed the House. His remarks will appear hereafter in the Extensions of Remarks.)

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#### THE VIOLENCE IN IRAQ

Mr. McDERMOTT. Mr. Speaker, I ask unanimous consent to speak out of turn.

The SPEAKER pro tempore. Without objection, the gentleman from Washington is recognized for 5 minutes.

There was no objection.

Mr. McDERMOTT. Mr. Speaker, this election is going to be a referendum on the President's plan to deal with Iraq.

The American people need to know what is going on. And, of course, our press gives them one view. But I think it is important to see what the rest of the world is saying about what is going on in Iraq today. For that reason I am going to read some portions of an editorial from the Daily Star of Lebanon. It is the most influential and most balanced paper in the Middle East, and the title is "Only Iraqis Can Keep Sectarian Violence From Ruining Their Country."

"In the latest outburst of sectarian violence in Iraq, roving bands of Shiite gunmen killed at least 41 Sunnis in Baghdad on Sunday as a car bomb targeted a Shiite mosque, killing 17."

"Bloody scenes such as these are becoming all too common in Iraq, where a low-intensity civil war threatens to erupt into full-scale sectarian conflict. The violence already poses a threat to the fragile Iraqi government. Sunni MPs, who have been boycotting Parliament sessions over the abduction of one of their colleagues, MP Tayseer Najah al-Mashhadani, are now considering extending their boycott to withdraw from Prime Minister Nuri al-Maliki's Cabinet. If they do so, the national unity government that took six long and tedious months of horse trading to create could easily topple."

"Recent developments in the country only serve to illustrate the bankruptcy of the sectarian power-sharing agreement created under U.S. occupation. This is not to say that there were no sectarian tensions in Iraq prior to the U.S. . . . but the new poisonous political arrangement created under the U.S. occupation has only exacerbated existing tensions."

"The most deadly schism that has emerged in the country is the Sunni-Shiite rift. A small group of Sunnis has